TO 98231036

Docket No. AUS920000826US1

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

ACCOUNT CHARGE APPROVAL SYSTEM

ųĮį.

The state from

ij.

0 s b

1,1

7. 2. W

the	e specification of which (che	eck one)
<u> x</u>	_is attached hereto.	
	was filed onas Application Serial No	
	and was amended on	(if applicable)
		(

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, \$119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign A	application(s):		Priority Claimed
			Yes No
(Number)	(Country)	(Day/Month/Year)	

I hereby claim the benefit under Title 35. United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35. United States Code, §112, I acknowledge the duty to disclose information material to the patentability of this application as defined in Title 37. Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial #)	(Filing Date)	(Status)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be

TO 98231036

POST OFFICE ADDRESS:

Docket No. AU\$920000826U\$1

true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

John W. Henderson, Jr., Reg. No. 26,907; Thomas E. Tyson, Reg. No. 28,543; Robert M. Carwell, Reg. No. 28,499; Jeffrey S. LaBaw, Reg. No. 31,633; Douglas H. Lefeve, Reg. No. 26,193; Casimer K. Salys, Reg. No. 28,900; David A. Mims, Jr., Reg. No. 32,708; Mark E. McBurney, Reg. No. 33,114; Volel Emile, Reg. No. 39,969; James H. Barksdale, Jr. Reg. No. 24,091; Anthony V. England, Reg. No. 35,129; Christopher A. Hughes, Reg. No. 26,914; Edward A. Pennington, Reg. No. 32,588; John E. Hoel, Reg. No. 26,279; Joseph C. Redmond, Jr., Reg. No. 18,753; Marilyn S. Dawkins, Reg. No. 31,140; Leslie A. Van Leeuwen, Reg. No. 42,196; Cynthia S. Byrd, Reg. No. 39,365; and Robert V. Wilder, Reg. No. 26,352.

Send correspondence to: Robert V. Wilder, Attorney at Law, 4235 Kingsburg Drive, Round Rock, Texas 78681 and direct all telephone calls to 512-246-8555.

FULL NAME OF SOLE OR FIRST INVENTOR: Carl Phillip Gusler					
INVENTOR'S SIGNATURE: Cal Phillip Gusledate: Decarle 4,2000					
RESIDENCE: 10702 Sans Souci Place, Austin, Texas 78759					
CITIZENSHIP: USA					
POST OFFICE ADDRESS: 10702 Sans Souci Place, Austin, Texas 78759					
FULL NAME OF SECOND INVENTOR: Rick Allen Hamilton II					
INVENTORS SIGNATURE: DATE:					
RESIDENCE: 1532 Dairy Road, Charlottesville, Virginia 22903					
CITIZENSHIP: USA					

1532 Dairy Road, Charlottesville, Virginia 22903

Docket No. AUS920000826US1

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

ACCOUNT CHARGE APPROVAL SYSTEM

X is attached hereto.

THE SECTIONS OF WHITEH ICHOOK ONE	he	specification	of	which	(check	one
-----------------------------------	----	---------------	----	-------	--------	-----

	was filed on
_	as Application Serial No
	and was amended on
	(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, \$119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Appli	cation(s):		Priority Claimed
(Number)	(Country)	(Day/Month/Year)	Yes No

I hereby claim the benefit under Title 35. United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

	- Tilgating the state of the st	
(Application Serial #)	(Filing Date)	(Status)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be

Docket No. AUS920000826USI

true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

John W. Henderson, Jr., Reg. No. 26,907; Thomas E. Tyson, Reg. No. 28,543; Robert M. Carwell, Reg. No. 28,499; Jeffrey S. LaBaw, Reg. No. 31,633; Douglas H. Lefeve, Reg. No. 26,193; Casimer K. Salys, Reg. No. 28,900; David A. Mims, Jr., Reg. No. 32,708; Mark E. McBurney, Reg. No. 33,114; Volel Emile, Reg. No. 39,969; James H. Barksdale, Jr. Reg. No. 24,091; Anthony V. England, Reg. No. 35,129; Christopher A. Hughes, Reg. No. 26,914; Edward A. Pennington, Reg. No. 32,588; John E. Hoel, Reg. No. 26,279; Joseph C. Redmond, Jr., Reg. No. 18,753; Marilyn S. Dawkins, Reg. No. 31,140; Leslie A. Van Leeuwen, Reg. No. 42,196; Cynthia S. Byrd, Reg. No. 39,365; and Robert V. Wilder, Reg. No. 26,352.

Send correspondence to: Robert V. Wilder, Attorney at Law, 4235 Kingsburg Drive, Round Rock, Texas 78681 and direct all telephone calls to 512-246-8555.

FULL NAME O	F SOLE OR FI	IRST INVENTOR:	Carl Phillip Gusler	
INVENTOR'S	signature:		DATE:	
RESIDENCE:	10702 Sans	Souci Place, Austi	n, Texas 78759	
CITIZENSHIP	: USA			
POST OFFICE	ADDRESS:	10702 Sans Souci	Place, Austin, Texas	78759

FULL NAME OF SECOND INVENTOR: Rick, Allen Hamilton II

INVENTORS SIGNATURE: 3 ich Hollan Hantler # DATE: 12/9/2000

RESIDENCE: 1532 Dairy Road, Charlottesville, Virginia 22903

CITIZENSHIP: USA

POST OFFICE ADDRESS: 1532 Dairy Road, Charlottesville, Virginia 22903